

STATEMENT OF PURPOSE

RS25474

This Joint Memorial calls for returning to free market availability of health insurance plans in the State of Idaho, regulated by the state-established statutes, regulations and rules governing such plans. This requested action is a simple return to the process in which health insurance plans in Idaho were developed and offered for sale prior to the enactment of the Affordable Care Act (ACA). The Memorial does not call for a repeal of subsidized health insurance plans currently in effect or available on the Your Health Idaho Exchange. The Memorial simply requests that another non-subsidized option for health insurance coverage be made available to Idaho consumers.

FISCAL NOTE

There is no fiscal impact because this legislation seeks only to return to the free market status of the development and sale of health insurance plans existing prior to the ACA (2010). In a competitive market, without the costs of federal mandates contained in the ACA, these plans could provide savings to consumers on their annual health insurance costs.

Contact:

Representative Thomas F. Loertscher
(208) 332-1000

DISCLAIMER: This statement of purpose and fiscal note are a mere attachment to this bill and prepared by a proponent of the bill. It is neither intended as an expression of legislative intent nor intended for any use outside of the legislative process, including judicial review (Joint Rule 18).